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SICK AND FUNERAL BENEFIT LAW

OF THE Grand Council of Manitoba

1905.

ARTICLE I.—The Fund.

SEC. 1.—The Fund shall be known as the Sick and Funeral Benefit Fund of the Grand Council of Manitoba.

SEC. 2.—It shall be created by the proceeds of certificate and monthly fees, received from members participating.

SEC. 3.—No monies shall be drawn from the Fund, except for the purpose of paying benefits and the cost of administering the Fund and propagating the Department, and then only on the recommendation of the Grand Medical Referee regarding benefit claims, and of the Executive Committee regarding expenses, and by cheques signed by the Grand Secretary, countersigned by the Grand Councilor, and bearing the seal of the Grand Council. This By-Law shall not be interpreted as permitting any fusion of this Fund with the General Fund.

ARTICLE II.—Membership and Fees.

SEC. 1.—Any member of the Order desiring to participate in the benefits of this Department shall

make application to the Council of which he is a member, on a prescribed form, accompanied by the certificate fee of \$1.00, and the examination fee for the Council Physician.

SEC. 2.—The Recording Secretary shall submit the application to the Council immediately after its receipt, and a ballot shall be taken upon it.

SEC. 3.—White balls will elect, black balls reject. If not more than two black balls appear, the Select Councilor shall declare the applicant a fit and proper person to participate in the benefits of the Fund, and entitled to them if successful in passing a satisfactory medical examination. If more than two black balls appear, a second ballot shall be taken, when, if not favorable, the Select Councilor shall declare the applicant rejected.

SEC. 4.—The Council Physician shall examine the applicant, and answer all questions on the examination paper, and, if satisfactory, sign it and transmit it direct to the Grand Secretary.

SEC. 5.—If rejected by the Council, the fees shall be returned to the applicant; if accepted, and the medical examination does not prove satisfactory, the fee, with the exception of cost of medical examination, shall be returned to the applicant.

SEC. 6.—The Grand Medical Referee shall review the medical examination, and after marking it "accepted" or "rejected," forward to the Grand Secretary.

SEC. 7.—If the application is endorsed by the Grand Medical Referee, the Grand Secretary shall immediately execute and mail to the Financial Secretary of the Council where applicant is a member, a certificate of membership guaranteeing to him the benefits provided by the fund. If rejected the Grand Secretary shall notify the Recording Secretary of the Council of the fact, and return the certificate fee.

SEC. 8.—The Financial Secretary shall notify the applicant of the receipt of his certificate, and shall place it in his hands upon payment of the first monthly assessment.

SEC. 9.—After receipt of certificate, the applicant shall be known as a member of the Sick and Funeral Benefit Department, and shall pay to the Financial Secretary, on the first day of each month, a sum fixed according to age at date of application, as per following graded scale :

From 16 to 25.....	25 Cts.
“ 25 to 30.....	30 “
“ 30 to 35.....	35 “
“ 35 to 40.....	40 “
“ 40 to 45.....	50 “
“ 45 to 50.....	60 “
“ 50 to 55.....	75 “

(It is hereby provided that the Executive of the Grand Council shall have power to levy special assessments, should extraordinary sickness exhaust the Fund, and claims upon it demand more than the amount produced by the ordinary fees.)

SEC. 10.—Members desiring to take a certificate in both Sick and Funeral Benefit and Insurance Departments will save the cost of a second medical examination by having both forms filled out at the same time.

ARTICLE III.—Benefits.

SEC. 1.—Any member of the Order, holding a Sick and Funeral Benefit Certificate, when rendered incapable of following his usual or other obtainable occupation, by accident or sickness, provided the disability is not caused by immoral conduct, upon furnishing proof of such disability and complying with the regulations of this Department, shall receive a Benefit during the continuance of such disability of an amount such as is provided in this article, viz :—Brothers shall be paid at the rate of \$5 00 per week

and Sisters at the rate of \$3.00 per week. Nevertheless no benefit shall be paid for the first week's sickness, nor for a fraction of a week, nor for the same sickness, disease or disability, (whether continuous or not) for a longer period than twelve weeks for a brother, twenty weeks for a sister.

SEC. 2.—Any disability arising from pregnancy and child-birth shall not entitle a member to sick benefits or attendance of the Council Physician.

SEC. 3.—On the death of a member of the Sick Benefit Department, \$50. for full rate and \$25. for half rate certificates shall be paid to the Select Councilor of the Council where the deceased was a member, to be used as a Funeral Benefit.

SEC. 4.—No benefit shall be paid to any member who has not been in this department at least six full months previous to the date of the disability upon which a claim is made, nor to any member who is thirty days or more in arrears.

SEC. 5.—When a member of this department resides outside the jurisdiction of his own Council, in case of a claim for benefits, he must secure a certificate from the nearest Council of the Order, or in the absence of this certificate, the sworn testimony of the claimant, resident clergyman and attending physician.

ARTICLE IV.—Council Physician.

SEC. 1.—Each Select Council may secure the services of a medical doctor, who upon election shall be known as the Council Physician. He should, if possible, be a member of the Order.

SEC. 2.—His duties shall be to examine applicants for Sick and Funeral Benefits, and he shall be paid for such examination a fee agreed upon by the Council.

ARTICLE V.

Fees and How Collected.

SEC. 1.—All certificate, Council Physician's and monthly fees shall be paid to the Financial Secretary, who shall credit same to the member in a book kept exclusively for that purpose, and immediately pay the amount over to the Treasurer, less certificate fees, which must be forwarded with the application to the Grand Secretary.

SEC. 2.—The Treasurer shall keep all money collected for the Sick and Funeral Benefit Fund distinct from all other money in hand, and it shall be used for no purpose save for transmission to the Grand Secretary with the regular monthly returns, and for the payment of Council Physician's quarterly bills.

SEC. 3.—On the first day of each month the Financial Secretary shall prepare complete returns, on forms provided, of all members of the S. & F. B. Department in his Council, and shall forward to the Grand Secretary such a sum as shall equal one assessment for each Certificate in force on the last day of the previous month, also all arrearages received since making last returns. If this return and cash are not received by the Grand Secretary by the 10th day of the month the members of this Department are thereby ipso facto suspended from all benefits therein.

ARTICLE VI.—Bonds.

SEC. 1.—All Grand Officers handling funds of the Order are placed under good and sufficient bonds for the faithful performance of duty, and to ensure safety in handling this and other monies of the Order. The provisions of this article shall be strictly enforced.

ARTICLE VII.—Payment of Benefits.

SEC. 1.—An application for Sick Benefits must be made on prescribed forms, one of which shall be signed by the applicant, and another by Committee on care of the Sick. These forms shall be presented at the same meeting of the Council, of which applicant is a member, and shall be submitted to a written “yes” or “no” ballot, approving of the claim. A claim shall be considered approved when the ballot shows an affirmative vote of two-thirds of the members present. The attendance of members and the record of the ballot shall be certified to by the Select Councilor and the Recording Secretary of the Council. The Physician in attendance shall also fill in and sign a form supplied, which he will transmit direct to the Grand Medical Referee. In case of protracted sickness or disability, the payment of benefits may be made from month to month.

SEC. 2.—In case of death of a member after disability, the claim for benefits shall be made by the Select Councilor of the Council where the deceased was a member, and the benefits paid to the Select Councilor of the Council. It shall be applied for the benefit of the family, next of kin, or estate of the deceased, as a vote of the Council at a regular meeting may direct.

SEC. 3.—When a claim for benefits is endorsed by the Grand Medical Referee, the Grand Secretary shall, if convinced that the claim is just, immediately issue a cheque on the fund for the amount required, and it shall be made payable to the applicant through the Select Councilor of the Council of which applicant is a member.

SEC. 4.—In case the decision of the Grand Medical Referee is not accepted by a claimant, the matter shall be referred to the Executive Committee, whose decision shall be final.

SEC. 5.—An Application for benefits must be filed with the Grand Medical Referee within sixty days after the termination of the disability for which a claim is made, or the claim shall not be allowed.

ARTICLE VIII.—General.

SEC. 1.—Any member of the Sick Benefit Department who violates his pledge of total abstinence, or is lawfully suspended from membership in the Order, or who neglects or refuses to pay all or any Sick and Funeral Benefit fees for a period of thirty days, is thereby suspended from participating in any benefits of the Sick and Funeral Benefit Fund.

SEC. 2.—A member suspended for non-payment of dues or fees must be reinstated within sixty days, or otherwise be required to pass and pay for a regular medical examination and all arrears before reinstatement.

SEC. 3.—The certificate of any member not reinstated within ninety days of date of suspension shall be cancelled.

SEC. 4.—A member who has violated the pledge may be forgiven and retained in good standing by a vote of the Council, if for first offence; on second offence the certificate shall be cancelled.

SEC. 5.—The certificate of a member legally expelled from the Order shall be cancelled.

SEC. 6.—The benefits shall not extend to railway train hands, yard masters, nor couplers on railways, nor to members personally engaged in mining or submarine operations, active military or naval service, or unnecessarily hazardous adventure. Should any member of this Department change his occupation to any of those prohibited by this section, his Certificate shall immediately become null and void, and he shall immediately cause notice to be sent to the Grand Secretary of such change of occupation, and shall discontinue payment of assessments after such change. Provided that in the event of no notice being given of such change, and in the event of assessments being paid subsequent to the change, such assessments shall be forfeited to the Grand Council.

SEC. 7.—Disabilities arising from riding or driving races, carrying concealed weapons, duelling, venereal diseases, or wilful self-inflicted injuries, shall

not entitle a member to any claim upon the Sick and Funeral Benefit Fund.

SEC. 8.—Any attempt to defraud this Order in any of its departments shall vitiate any claim the member may have against the Sick and Funeral Benefit Fund, and the member's certificate shall become void; and any false statement or concealment of material fact, or feigned sickness, shall constitute a fraud, and shall be good and sufficient ground upon which to refuse payment of claim, and to annul the certificate.

SEC. 9.—No claim shall be recognized unless it be for a disability arising from some well ascertained and definite disease, accident or injury, which has prevented the applicant from following his regular occupation, and in any case must be sufficiently severe to necessitate the continued attendance of a Medical man, and in the case of non-wage earners, only when and during such term as the applicant shall be confined to his (or her) room.

SEC. 10.—No claim shall be allowed unless the claimant gives written notice to the Select Councilor or Recording Secretary of his Council within three days after being taken sick, and states the nature or cause of disability. Any member failing to give such notice within three days shall not be entitled to Sick Benefits except from the date of mailing or delivery of such notice.

SEC. 11.—It shall be the duty of the Committee on care of the Sick to report to the Council the date upon which a claimant may be considered off the fund.

SEC. 12.—Members of this department are not entitled to receive benefits when travelling or residing in foreign countries, unless permission has been obtained from the Grand Medical Referee or Grand Council Executive. Travel or residence in the United States north of the 37th parallel of north latitude is hereby exempt from the provisions of this section.

ADDRESS

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